

**Information to identify the case:**

Debtor 1	Carl Hendrix Perry Jr.	Social Security number or ITIN xxx-xx-4960
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Belkis Vargas	Social Security number or ITIN xxx-xx-4397
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 15-30452-JKS		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Carl Hendrix Perry Jr.

Belkis Vargas

6/3/20

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

Certificate of Notice Page 3 of 4  
United States Bankruptcy Court  
District of New JerseyIn re:  
Carl Hendrix Perry, Jr.  
Belkis Vargas  
DebtorsCase No. 15-30452-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 24

Date Rcvd: Jun 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2020.

db/jdb +Carl Hendrix Perry, Jr., Belkis Vargas, 229 Summer Street, Passaic, NJ 07055-3203  
 cr Deutsche Bank National Trust Company, as Trustee f, Specialized Loan Servicing, LLC, PO B, Littleton, CO 80163  
 516021182 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 51178, Los Angeles, CA 90051-5478  
 515824064 +Deutsche Bank National, Attn: Pluese Becker And Saltzman LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318  
 516026775 +Deutsche Bank National Trust Co., Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516023538 +Deutsche Bnk National Trust CompanyTrustee(See 410, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 515824067 +MERS Nominee for Ark Mortgage, Inc, Specialized Servicing, LLC, POB 636007, Littleton, CO 80163-6007  
 515960210 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011  
 515824069 +Specialized Loan Servicing, LLC, POB 636007, Littleton, CO 80163-6007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 03 2020 23:13:29 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 03 2020 23:13:26 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 515824062 +E-mail/PDF: creditonebknotifications@resurgent.com Jun 03 2020 23:17:01 Credit One Bank, POB 98873, Las Vegas, NV 89193-8873  
 515824063 +EDI: NAVIENTFKASMDOE.COM Jun 04 2020 02:28:00 Dept Of Ed/Navient, POB 9635, Wilkes Barre, PA 18773-9635  
 515824065 +EDI: DCI.COM Jun 04 2020 02:28:00 Diversified Consultants, Attn: Direct TV, 10550 Deerwood Park Blvd 309, Jacksonville, FL 32256-2805  
 515824066 +EDI: AMINFOF.COM Jun 04 2020 02:28:00 First Premier Bank, 3820 N. Louise Avenue, Sioux Falls, SD 57107-0145  
 515940307 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 03 2020 23:16:23 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516015341 EDI: NAVIENTFKASMDOE.COM Jun 04 2020 02:28:00 Navient Solutions Inc., Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635  
 515824068 EDI: PRA.COM Jun 04 2020 02:28:00 Portfolio Recovery Associates, LLC, Attn: World Financial Capital Bank, PO Box 12914, Norfolk, VA 23541-1223  
 516042811 EDI: PRA.COM Jun 04 2020 02:28:00 Portfolio Recovery Associates, LLC, c/o Home Shopping Network, POB 41067, Norfolk VA 23541  
 515996877 +EDI: JEFFERSONCAP.COM Jun 04 2020 02:28:00 Premier Bankcard, Llc, c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999  
 515824070 +EDI: RMSC.COM Jun 04 2020 02:28:00 SYNCB/Gap, POB 965005, Orlando, FL 32896-5005  
 515862137 EDI: WFFC.COM Jun 04 2020 02:28:00 Wells Fargo Dealer Services, PO Box 17900, Denver, CO 80217-0900  
 515824071 +EDI: WFFC.COM Jun 04 2020 02:28:00 Wells Fargo Dealer Services, POB 1697, Winterville, NC 28590-1697  
 515824072 +E-mail/Text: bankruptcynotice@westlakefinancial.com Jun 03 2020 23:13:27 Westlake Financial Services, 4751 Wilshire Blvd., Los Angeles, CA 90010-3847  
 TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518706311\* +Carl Hendrix Perry, Jr., 229 Summer Street, Passaic, NJ 07055-3203  
 516201026\* +Deutsche Bank National Trust Co, Trustee (See 410), c/o Specialized Loan Servicing, LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517677062\* +Deutsche Bank National Trust Co. Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 24

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2007-FLX1, Mortgage Pass-Through Certificates, Series 2007-FLX1  
bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2007-FLX1, Mortgage Pass-Through Certificates, Series 2007-FLX1 by its Servicing Agent Specialized Loan Servicing dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2007-FLX1, Mortgage Pass-Through Certificates, Series 2007-FLX1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Lynn Therese Nolan on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2007-FLX1, Mortgage Pass-Through Certificates, Series 2007-FLX1 by its Servicing Agent Specialized Loan Servicing ecfnotices@grosspolowy.com, lnolan@grosspolowy.com

Marie-Ann Greenberg magecf@magnettrustee.com

Michael E. Blaine on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for IndyMac INDX Mortgage Loan Trust 2007-FLX1, Mortgage Pass-Through Certificates, Series 2007-FLX1 by its Servicing Agent Specialized Loan Servicing tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com; btate@schillerknap p.com

Robert Wachtel on behalf of Joint Debtor Belkis Vargas rwachtel@ronlevinlaw.com, ronlevinlawfirm@gmail.com

Robert Wachtel on behalf of Debtor Carl Hendrix Perry, Jr. rwachtel@ronlevinlaw.com, ronlevinlawfirm@gmail.com

Ronald I. LeVine on behalf of Debtor Carl Hendrix Perry, Jr. ronlevinlawfirm@gmail.com, irr72645@notify.bestcase.com

Ronald I. LeVine on behalf of Joint Debtor Belkis Vargas ronlevinlawfirm@gmail.com, irr72645@notify.bestcase.com

TOTAL: 10